

____ / ____ /2001

RE: Group # _____

Carrier Name: _____

To Whom It May Concern:

This will notify you that our company as referenced above has appointed Philip Wallace Lowcher, of Benefit Exchange of America, whose business mailing address is Post Office Box 301, Rumson, NJ 07760, as Broker of Record for our Group Health Insurance through your company. We further understand that none of the above named agent(s) are employees of your company.

This designation will remain in effect until we notify you in writing to the contrary. This replaces any previously appointed Broker.

We understand that as of this effective date ___ / ___ /01, our new Broker of Record will assist us with our administrative service needs. For this we agree that all future commission from your company will be directed to the new Broker of Record.

Sincerely,

Signature _____

Name _____

Title _____